IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/098,481

Customer No.: 22927

Attorney Docket No.: 98-017

Date Filed: June 16, 1998

Title: METHODS AND APPARATUS FOR PROCESSING A

CHARGE APPLIED TO A FINANCIAL ACCOUNT

Applicants: Walker et al.

Group Art Unit: 3691

Examiner: AKINTOLA, Olabode

(571) 272-3629 /voice

(571) 273-8300 /fax

AMENDMENT

following the Notice of Allowance mailed October 2, 2008

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner:

Following the Notice of Allowance mailed <u>October 2, 2008</u>, please consider the following amendment and remarks.